



**Commercial Account  
 Statement**

Page 1 of 5

Beginning December 01, 2023  
 through December 31, 2023

**Questions? Contact us today:**

**CALL:**  
 Commercial Account Customer  
 Service  
 1-800-862-6200



**VISIT:**  
 Access your account online:  
[citizensbank.com](https://citizensbank.com)



**MAIL:**  
 Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001



TRI-STATE PAPER INC  
 DIP CHAPTER 11 BANKRUPTCY  
 CASE #23-13237-PMM  
 149 E CHURCH ST  
 BLACKWOOD NJ 08012-3904

**Ready for a new debit or ATM card?**

We've partnered with Mastercard® and will replace  
 your card soon.  
 Your new card has a unique notch design, making it  
 easier to find when you need it, and it's made from  
 90% recycled plastic.  
**For now, continue to bank as usual with your  
 current card.**

**TRI-STATE PAPER INC  
 DIP CHAPTER 11 BANKRUPTCY  
 CASE #23-13237-PMM  
 Clearly Better Business Checking  
 XXXXXX-370-9**

Mastercard is a registered trademark, and the circles design is a trademark of  
 Mastercard International Incorporated.

**Clearly Better Business Checking for XXXXXX-370-9**

Balance Calculation		
Previous Balance		20,779.50
Checks	-	8,499.84
Debits	-	4,966.59
Deposits & Credit	+	15,719.87
<b>Current Balance</b>	<b>=</b>	<b>23,032.94</b>

As a Clearly Better Business Checking customer, you do not pay a monthly maintenance fee. We appreciate your continued business.  
 Your next statement period will end on January 31, 2024.

## Clearly Better Business Checking for XXXXXX-370-9 Continued

## TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 370-9

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (*))						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	20,779.50
1002	3,000.00	12/21	1008*	450.00	12/22	Total Checks
1003	431.84	12/21	1011*	198.00	12/29	
1004	200.00	12/27	1013*	600.00	12/29	-
1006*	620.00	12/22	1014	3,000.00	12/29	8,499.84

## Debits \*\*

\*\*May include checks that have been processed electronically by the payee/merchant.

Date	Amount	Description	Total Debits
Other Debits			-
12/06	63.59	DELUXE BUS SYS. BUS PRODS 231205 15403793	4,966.59
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/18	350.00	USBC PAEB PYMT USBC PAEB 231215 0000	
12/29	3.00	SERVICE CHARGE	
		STATEMENT DELIVERY	

## Deposits &amp; Credits

Date	Amount	Description	Total Deposits & Credits
			+
12/01	1,177.32	MOBILE DEPOSIT	15,719.87
12/01	1,167.90	MOBILE DEPOSIT	
12/01	746.00	MOBILE DEPOSIT	
12/01	315.96	MOBILE DEPOSIT	
12/06	370.78	MOBILE DEPOSIT	
12/06	302.18	MOBILE DEPOSIT	
12/07	774.50	MOBILE DEPOSIT	
12/12	551.00	MOBILE DEPOSIT	
12/12	347.70	MOBILE DEPOSIT	
12/13	2,662.78	MOBILE DEPOSIT	
12/13	523.40	MOBILE DEPOSIT	

Please See Additional Information on Next Page



Clearly Better Business Checking for XXXXXX-370-9 Continued

Deposits & Credits (Continued)

<i>Date</i>	<i>Amount</i>	<i>Description</i>
12/13	448.00	MOBILE DEPOSIT
12/19	1,475.74	MOBILE DEPOSIT
12/26	2,649.99	MOBILE DEPOSIT
12/26	1,091.95	MOBILE DEPOSIT
12/26	299.50	MOBILE DEPOSIT
12/29	815.17	MOBILE DEPOSIT

Daily Balance

<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	<i>Date</i>	<i>Balance</i>	=	<b>Current Balance</b>
12/01	24,186.68	12/13	30,103.43	12/22	22,177.33		
12/06	24,796.05	12/18	25,203.43	12/26	26,218.77		
12/07	25,570.55	12/19	26,679.17	12/27	26,018.77		
12/12	26,469.25	12/21	23,247.33	12/29	23,032.94		

**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1**

Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2**

List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
+ \$		Total of 2	

**3**

Subtotal by adding 1 and 2

= \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4**

List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
- \$		Total of 4	

**5**

Subtract 4 from 3. This should match your checkbook register balance.

= \$ \_\_\_\_\_  
Total

**CUSTOMER SERVICE**

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens**  
**Customer Service Center**  
**P.O. Box 42001**  
**Providence, RI 02940-2001**

**Change of Address**

Please call the number shown at the front of your statement to notify us of a change of address.

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

**ELECTRONIC TRANSFERS****In Case of Errors or Questions About Your Electronic Transfers**

(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

**OVERDRAFT LINES OF CREDIT****BILLING RIGHTS SUMMARY****What To Do If You Think You Find A Mistake On Your Statement:**

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD****Calculating your Interest Charge**

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

**Calculating your Average Daily Balance**

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

**Credit Bureau Reporting**

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

**Thank you for banking with Citizens.**



Images for Account XXXXXX-370-9

Page 5 of 5

1002

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE 12/15/23 3-7615060

PAY TO THE ORDER OF John Petaccio \$ 3000.00  
Three Thousand Dollars ~~100~~ DOLLARS

☒ Citizens

FOR John Petaccio

\*001002\* 036076150 3709\*

1002 12/21/2023 \$3,000.00

1003

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Dec. 21, 2023 3-7615060

PAY TO THE ORDER OF John Petaccio \$ 431.84  
Four Hundred and Thirty One Dollars ~~100~~ DOLLARS

☒ Citizens

FOR 1/28/24 reimbursement John Petaccio

\*001003\* 036076150 3709\*

1003 12/21/2023 \$431.84

1004

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Dec. 22, 2023 3-7615060

PAY TO THE ORDER OF Kairi Hyman \$ 200.00  
Two Hundred Dollars ~~100~~ DOLLARS

☒ Citizens

FOR trash pick-up John Petaccio

\*001004\* 036076150 3709\*

1004 12/27/2023 \$200.00

1006

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Dec. 22, 2023 3-7615060

PAY TO THE ORDER OF John Campbell \$ 620.00  
Six Hundred and Twenty Dollars ~~100~~ DOLLARS

☒ Citizens

FOR John Petaccio

\*001006\* 036076150 3709\*

1006 12/22/2023 \$620.00

1008

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Dec. 22, 2023 3-7615060

PAY TO THE ORDER OF Brian Rodriguez \$ 450.00  
Four Hundred and Fifty Dollars ~~100~~ DOLLARS

☒ Citizens

FOR wareHouse John Petaccio

\*001008\* 036076150 3709\*

1008 12/22/2023 \$450.00

1011

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Dec. 29, 2023 3-7615060

PAY TO THE ORDER OF Brian Rodriguez \$ 198.00  
One Hundred and Ninety Eight Dollars ~~100~~ DOLLARS

☒ Citizens

FOR wareHouse John Petaccio

\*001011\* 036076150 3709\*

1011 12/29/2023 \$198.00

1013

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Dec. 29, 2023 3-7615060

PAY TO THE ORDER OF John Campbell \$ 600.00  
Six Hundred Dollars ~~100~~ DOLLARS

☒ Citizens

FOR John Petaccio

\*001013\* 036076150 3709\*

1013 12/29/2023 \$600.00

1014

TRI-STATE PAPER CO. INC  
149 E CHURCH ST  
BLACKWOOD, NJ 08012-0000

DATE Dec. 29, 2023 3-7615060

PAY TO THE ORDER OF John Petaccio \$ 3000.00  
Three Thousand Dollars ~~100~~ DOLLARS

☒ Citizens

FOR John Petaccio

\*001014\* 036076150 3709\*

1014 12/29/2023 \$3,000.00

US759 | BR589 | 11  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Business Account  
 Statement**

**Page 1 of 6**

Beginning December 01, 2023  
 through December 31, 2023

**Questions? Contact us today:**



**CALL:**  
 Business Account Customer  
 Service  
 1-800-862-6200



**VISIT:**  
 Access your account online:  
[citizensbank.com](https://citizensbank.com)



**MAIL:**  
 Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001

**Ready for a new debit or ATM card?**

We've partnered with Mastercard® and will replace  
 your card soon.  
 Your new card has a unique notch design, making it  
 easier to find when you need it, and it's made from  
 90% recycled plastic.

**For now, continue to bank as usual with your  
 current card.**

Mastercard is a registered trademark, and the circles design is a trademark of  
 Mastercard International Incorporated.

**TRI-STATE PAPER, INC**  
**Clearly Better Business Checking**  
**XXXXXX-433-5**

**Clearly Better Business Checking for XXXXXX-433-5**

**Balance Calculation**

Previous Balance		14,622.38
Checks	-	9,282.00
Debits	-	5,701.40
Deposits & Credit	+	10,594.28
<b>Current Balance</b>	<b>=</b>	<b>10,233.26</b>

As a Clearly Better Business Checking customer, you do not pay a monthly maintenance fee. We appreciate your continued business.

Your next statement period will end on January 31, 2024.

Please See Additional Information on Next Page

## Clearly Better Business Checking for XXXXXX-433-5 Continued

## TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 433-5

Checks (Note - checks that are present out of numeric sequence are denoted with an asterisk (\*))

						Previous Balance
Check #	Amount	Date	Check #	Amount	Date	14,622.38
1012	3,000.00	12/06	1500*	460.00	12/12	Total Checks
1013	256.00	12/19	1501	460.00	12/08	
1015*	418.00	12/15	10911*	3,000.00	12/13	-
1016	540.00	12/19	10939*	98.00	12/13	9,282.00
1017	520.00	12/15	10940	80.00	12/11	
1496*	450.00	12/01				

## Debits \*\*

\*\*May include checks that have been processed electronically by the payee/merchant.

			Total Debits
Date	Amount	Description	-

## Other Debits

12/01	212.60	HRTLAND PMT SYS TXNS/FEES 231201 650000011775577
12/05	30.05	PAYTRACE LLC SERVICEFEE 231205 000001177557
12/07	3,236.98	IPFS866-326-8355 IPFSPMTPAP 231207 D24096
12/12	1,000.00	TEACHERS FCU WEB LOAN PAY 231211 46465296
12/19	68.65	ADT SECURITY SER ADTPAPACH 231219 404263500
12/20	22.70	ADT SECURITY SER ADTPAPACH 231220 404263500
12/22	643.63	DRIVE NJ INS INS PREM 231221 970864373 John
12/28	486.79	STATE FARM RO 27 CPC-CLIENT 231228 13 J 1374309751

## Deposits &amp; Credits

			Total Deposits & Credits
Date	Amount	Description	+
12/05	3,212.45	ONLINE TRANSFER FROM CHECKING [REDACTED] 5234	10,594.28
12/08	3,397.47	MOBILE DEPOSIT	
12/08	2,033.47	MOBILE DEPOSIT	
12/08	1,178.64	MOBILE DEPOSIT	
12/22	772.25	HRTLAND PMT SYS TXNS/FEES 231222 650000011775577	

## Daily Balance

						Current Balance
Date	Balance	Date	Balance	Date	Balance	=
12/01	13,959.78	12/11	16,974.78	12/19	10,614.13	10,233.26
12/05	17,142.18	12/12	15,514.78	12/20	10,591.43	
12/06	14,142.18	12/13	12,416.78	12/22	10,720.05	
12/07	10,905.20	12/15	11,478.78	12/28	10,233.26	
12/08	17,054.78					

Please See Additional Information on Next Page





**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1**

Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2**

List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
+ \$		Total of 2	

**3**

Subtotal by adding 1 and 2

= \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4**

List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
- \$		Total of 4	

**5**

Subtract 4 from 3. This should match your checkbook register balance.

= \$ \_\_\_\_\_  
Total

**CUSTOMER SERVICE**

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens**  
**Customer Service Center**  
**P.O. Box 42001**  
**Providence, RI 02940-2001**

**Change of Address**

Please call the number shown at the front of your statement to notify us of a change of address.

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

**ELECTRONIC TRANSFERS****In Case of Errors or Questions About Your Electronic Transfers**

(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

**OVERDRAFT LINES OF CREDIT****BILLING RIGHTS SUMMARY****What To Do If You Think You Find A Mistake On Your Statement:**

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD****Calculating your Interest Charge**

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

**Calculating your Average Daily Balance**

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

**Credit Bureau Reporting**

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

**Thank you for banking with Citizens.**



Images for Account XXXXXX-433-5

Page 5 of 6

TRI-STATE PAPER CO. INC  
4500 N 3RD ST  
PHILADELPHIA, PA 19140-1502

1012

DATE Dec. 1, 2023 3-7615/360

PAY TO THE ORDER OF John Petaccio \$ 3,000.00  
Three Thousand Dollars ~~700~~ DOLLARS

FOR John Petaccio

\*001012\* 0360761501 4335\*

1012 12/06/2023 \$3,000.00

TRI-STATE PAPER CO. INC  
4500 N 3RD ST  
PHILADELPHIA, PA 19140-1502

1013

DATE Dec 13, 2023 3-7615/360

PAY TO THE ORDER OF Cassidy Insurance \$ 256.00  
Two Hundred and Fifty Six Dollars ~~700~~ DOLLARS

FOR Replacement check John Petaccio

\*001013\* 0360761501 4335\*

1013 12/19/2023 \$256.00

TRI-STATE PAPER CO. INC  
4500 N 3RD ST  
PHILADELPHIA, PA 19140-1502

1015

DATE Dec 15, 2023 3-7615/360

PAY TO THE ORDER OF Brian Rodriguez \$ 418.00  
Four Hundred and Eighteen Dollars ~~700~~ DOLLARS

FOR John Petaccio

\*001015\* 0360761501 4335\*

1015 12/15/2023 \$418.00

TRI-STATE PAPER CO. INC  
4500 N 3RD ST  
PHILADELPHIA, PA 19140-1502

1016

DATE Dec. 15, 2023 3-7615/360

PAY TO THE ORDER OF James Petaccio \$ 540.00  
Five Hundred and Forty Dollars ~~700~~ DOLLARS

FOR Ware House John Petaccio

\*001016\* 0360761501 4335\*

1016 12/19/2023 \$540.00

TRI-STATE PAPER CO. INC  
4500 N 3RD ST  
PHILADELPHIA, PA 19140-1502

1017

DATE Dec. 15, 2023 3-7615/360

PAY TO THE ORDER OF John Campbell \$ 520.00  
Five Hundred and Twenty Dollars ~~700~~ DOLLARS

FOR Ware House John Petaccio

\*001017\* 0360761501 4335\*

1017 12/15/2023 \$520.00

TRI-STATE PAPER CO. INC  
4500 N 3RD ST  
PHILADELPHIA, PA 19140-1502

1496

DATE Dec. 1, 2023 3-7615/360

PAY TO THE ORDER OF John Campbell \$ 450.00  
Four Hundred and Fifty Dollars ~~700~~ DOLLARS

FOR Warehouse John Petaccio

\*001496\* 0360761501 4335\*

1496 12/01/2023 \$450.00

TRI-STATE PAPER CO. INC  
4500 N 3RD ST  
PHILADELPHIA, PA 19140-1502

1500

DATE Dec 8, 2023 3-7615/360

PAY TO THE ORDER OF James Petaccio \$ 460.00  
Four Hundred And Sixty Dollars ~~700~~ DOLLARS

FOR John Petaccio

\*001500\* 0360761501 4335\*

1500 12/12/2023 \$460.00

TRI-STATE PAPER CO. INC  
4500 N 3RD ST  
PHILADELPHIA, PA 19140-1502

1501

DATE Dec 8, 2023 3-7615/360

PAY TO THE ORDER OF John Campbell \$ 460.00  
Four Hundred and Sixty Dollars ~~700~~ DOLLARS

FOR Warehouse work John Petaccio

\*001501\* 0360761501 4335\*

1501 12/08/2023 \$460.00

TRI-STATE PAPER CO., Inc.  
Paper • Foam • Janitorials  
4500 N 3rd St  
Philadelphia, PA 19140

10911

DATE Dec. 8, 2023 3-7615/360

PAY TO THE ORDER OF John Petaccio \$ 3,000.00  
Three Thousand Dollars ~~700~~ DOLLARS

MEMO John Petaccio

\*010911\* 0360761501 4335\*

10911 12/13/2023 \$3,000.00

TRI-STATE PAPER CO., Inc.  
Paper • Foam • Janitorials  
4500 N 3rd St  
Philadelphia, PA 19140

10939

DATE Dec. 12, 2023 3-7615/360

PAY TO THE ORDER OF Helen Grey \$ 98.00  
Ninety Eight Dollars ~~700~~ DOLLARS

MEMO Bookkeeping John Petaccio

\*010939\* 0360761501 4335\*

10939 12/13/2023 \$98.00

10940

State Paper Co., Inc.  
Paper • Foam • Janitorials  
4540 N. Ind. St.  
Pittsford, NY 14534

Citizens  
3-7515/360

Dec 8, 2023

PAY TO THE  
ORDER OF Donald Lipinski \$ 80.00

Eighty Dollars ~~100~~ DOLLARS

MEMO

John Petaccio  
Authorized Signature

10940 10940 10940 10940 10940 10940 10940 10940 10940 10940

10940

12/11/2023

\$80.00

US702 | BR606  
 ROP 450  
 P.O. Box 7000  
 Providence, RI 02940

**Business Advisor  
 Account Statement**

**Page 1 of 3**

Beginning November 25, 2023  
 through December 26, 2023

**Questions? Contact us today:**

**CALL:**



Business Advisor Customer  
 Service  
 1-800-862-6200



**VISIT:**

Access your account online:  
[citizensbank.com](https://citizensbank.com)



**MAIL:**

Citizens  
 Customer Service Center  
 P.O. Box 42001  
 Providence, RI 02940-2001

**Ready for a new debit or ATM card?**

We've partnered with Mastercard® and will replace  
 your card soon.

Your new card has a unique notch design, making it  
 easier to find when you need it, and it's made from  
 90% recycled plastic.

**For now, continue to bank as usual with your  
 current card.**

Mastercard is a registered trademark, and the circles design is a trademark of  
 Mastercard International Incorporated.

**Contents**

Important Messages	Page	1
Summary	Page	1
Business Checking	Page	2

**TRI-STATE PAPER CO., INC  
 PAYROLL ACCOUNT  
 Business Advisor Checking  
 XXXXXX-523-4**

**Business Advisor Checking Summary**

<i>Account</i>	<i>Account Number</i>	<i>Balance Last Statement</i>	<i>Balance This Statement</i>
<b>DEPOSIT BALANCE</b>			
<b>Checking</b>			
Business Advisor Checking	XXXXXXXX-523-4	3,432.66	.00
		<b>Total Deposit Balance</b>	
		=	.00
		<b>Total Relationship Balance</b>	
		=	.00

Please See Additional Information on Next Page

## Business Advisor Checking for XXXXXX-523-4

### Balance Calculation

Previous Balance		3,432.66
Checks	-	.00
Debits	-	3,432.66
Deposits & Credit	+	.00
<b>Current Balance</b>	<b>=</b>	<b>.00</b>

A Professionals First waiver is active on your account so monthly maintenance fees are not currently being assessed.

Your next statement period will end on January 25, 2024.

### TRANSACTION DETAILS FOR BUSINESS CHECKING ACCOUNT ENDING 523-4

#### Debits \*\*

\*\*May include checks that have been processed electronically by the payee/merchant.

			Previous Balance
			3,432.66
Date	Amount	Description	Total Debits
<b>Other Debits</b>			
11/29	220.21	ONLINE TRANSFER TO CHECKING [REDACTED] 5759	-
12/05	3,212.45	ONLINE TRANSFER TO CHECKING [REDACTED] 4335	3,432.66

#### Daily Balance

						Current Balance
Date	Balance	Date	Balance	Date	Balance	=
11/29	3,212.45	12/05	.00			.00

**Checking Account Balance Worksheet**

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1**

Your current balance on this statement

\$ \_\_\_\_\_  
Current Balance

**2**

List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
+ \$		Total of 2	

**3**

Subtotal by adding 1 and 2

= \$ \_\_\_\_\_  
Subtotal of 1 and 2

**4**

List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement.

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
- \$		Total of 4	

**5**

Subtract 4 from 3. This should match your checkbook register balance.

= \$ \_\_\_\_\_  
Total

**CUSTOMER SERVICE**

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens**  
**Customer Service Center**  
**P.O. Box 42001**  
**Providence, RI 02940-2001**

**Change of Address**

Please call the number shown at the front of your statement to notify us of a change of address.

**DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE**

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

**ELECTRONIC TRANSFERS****In Case of Errors or Questions About Your Electronic Transfers**

(For Consumer Accounts Used Primarily for Personal, Family or Household Purposes)

Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family, or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

(For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.)

**OVERDRAFT LINES OF CREDIT****BILLING RIGHTS SUMMARY****What To Do If You Think You Find A Mistake On Your Statement:**

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

**INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD****Calculating your Interest Charge**

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

**Calculating your Average Daily Balance**

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

**Credit Bureau Reporting**

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report. If you believe we have furnished inaccurate or incomplete information to a credit reporting agency, write to us at the consumer service address provided and include your name, address, account number, and description of what you believe is inaccurate or incomplete.

**Thank you for banking with Citizens.**